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			2004-09-28		
	First Named Inventor	Fred	Bishop		
	Art Unit		2162		
	Examiner Name	Baoq	uoc N. To		
	Attorney Docket Number		54022 3100		

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	1	ISO/IEC 7816-6 1996(E) - First Edition - 05/15/1996				
	2	ISO/IEC 7616-4:1995(E) - First Edition - 09/01/1995				
	3	USbanker, Article 5, 1995, http://www.banking.com/us-banker/art5				
	4	Financial Technology International Bulletin, V14, n1, p4, September 1996				
	5	GREEN, THOMAS C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www. theregister.c.ukb				
	6	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/09/00, Associated Press, www.crn.com				
	7	American Express, "Private Payments (sm); A New Level of Security from American Express," American Express Website, Cards				
	8	MARTIN, ZACK, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01.01, Card Marketing, Thomson Financial, www.c rdf rum.c				
	9	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings org, www.stretcher.c				
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